

Fill in this information to identify the case:

Debtor1 James G Adelhoch

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the : MIDDLE District of Pennsylvania  
(State)

Case number 5:14-bk-04058-RNO

## Form 4100R Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: BANK OF AMERICA, N.A

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 1826

Property address: 54 SPRUCE ST  
Number Street

NANTICOKE, PA 18634  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

**NA- This is a Reverse Mortgage**  
MM/DD/YYYY

- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. Total. Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;  
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☒ all amounts the creditor contends remain unpaid

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /s/ Sindi Mncina  
Signature

Date 03/09/2020

Print Sindi Mncina  
First Name Middle Name Last Name Title Authorized Agent

Company Robertson, Anschutz & Schneid, P.L.

If different from the notice address listed on the proof of claim to which this response applies:

Address 6409 Congress Ave., Suite 100  
Number Street

Boca Raton, FL 33487  
City State ZIP Code

Contact 561-241-6901 Email smncina@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on March 10, 2020 I

electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Robert Spielman  
29 E Main St  
Ste D  
Bloomsburg, PA 17815-1485

James Brando  
7484 Blue Ridge Trail  
Wapwallopen, PA 18660

James G Adelhoch  
54 Spruce St  
Nanticoke, PA 18634

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

ROBERTSON, ANSCHUTZ &  
SCHNEID, P.L.  
Authorized Agent for Secured Creditor  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909

By: /s/Jessica Norton  
Jessica Norton  
Email: jnorton@rascrane.com